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Basket weaving training in DRC.
Credit: Ryan Carter

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SOCIAL INVESTING

Ziza Social Investing: **Unlocking Africa's Growth Engine**

A unique investing initiative that targets women-led enterprises in conflict-affected areas.

Women entrepreneurs are a key driver of growth across African economies, yet millions remain locked out of formal finance and denied access to the capital needed to scale. In fragile and post-conflict markets, women-owned micro enterprises are driving local trade, rebuilding communities, and creating economic resilience.

However, they face chronic underinvestment from traditional financial institutions wary of perceived risk, high transaction costs and the difficulty of customer acquisition in insecure areas. Many rely on loan sharks who offer exorbitant interest rates.

Ziza Social Investing by Women for Women International directly responds to this challenge. It is a vehicle designed to channel appropriate capital to women-led enterprises in conflict-effected areas and help power a new generation of African women entrepreneurs, unlocking untapped economic potential.

By leveraging decades of grassroots infrastructure, trusted women's networks and investment-ready micro enterprise pipelines built across fragile economies, Ziza Social Investing aims to connect patient finance with a blended gender lens to one of Africa's most underserved - and economically significant - markets.

VSLA meeting in Rwanda.
Credit: Serrah Galos.

Tailoring training in DRC.
Credit: Ryan Carter.

Women survivors of conflict are too often viewed solely through the lens of humanitarian need rather than economic potential.

Ziza Social Investing is designed to demonstrate that investing in women entrepreneurs in fragile settings is not only a social imperative, but an economic opportunity.

Thelma Ekiyor,
International CEO,
Women for Women International

Program participants in South Sudan are learning to bake donuts as part of their baking skills training. Credit: Charles Atiki Lomodong.

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Women for Women International's existing infrastructure has been developed over three decades of helping women survivors of war rebuild their lives and communities in conflict-affected regions across Africa, Europe and the Middle East.

The organisation has supported more than 600,000 women through its Stronger Women, Stronger Nations programme, building extensive Village Savings and Loan Association (VSLA) networks and women-led cooperatives rooted in trust, governance and community accountability.

The Ziza Social Investing model will use blended finance to build a self-sustaining loan fund that utilises existing VSLA platforms and is focused on enterprise growth. The pilot programme will begin in Rwanda before expanding in Africa and the Middle East.

The African Union estimates that armed conflict costs the continent:

$50.000.000.000
A YEAR

According to the World Bank, there's a US$1.7 trillion gap globally between the amount of capital women want and the amount they receive.

Expanding access to capital for women-led enterprises is not only an economic imperative — it is also an investment in resilience, peace, and long-term prosperity.

Our experience demonstrates that in conflict-affected and fragile settings, women entrepreneurs often sustain local economies, create livelihoods for other women, and contribute to social stability.

Women consistently reinvest their earnings into their families' health and education, accelerating social progress and helping communities recover, thrive, and build more peaceful and prosperous futures.

Women for Women International is uniquely positioned to reach women traditionally excluded from investment ecosystems: survivors of conflict living in fragile settings.

Ziza Social Investing is a pioneer investment vehicle that builds on the legacy and pipeline of Women for Women International. It's a proven social model ready to become a scalable investment opportunity.

Contact us to learn more:

ziza@womenforwomen.org

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